

Term Deposit Accounts: Interest Rates

INVESTMENT AMOUNT	INTEREST PAID MONTHLY (on anniversary)				INTEREST PAID QUARTERLY (on anniversary)				INTEREST PAID 6 MONTHLY (on anniversary)				INTEREST PAID 12 MONTHLY (on anniversary)				INTEREST PAID OR COMPOUNDED (on maturity)				INVESTMENT AMOUNT
	I3				I4				I5				I6				I9				
	\$500 to \$4 999	\$5 000 to \$19 999	\$20 000 to \$49 999	\$50 000 or more	\$500 to \$4 999	\$5 000 to \$19 999	\$20 000 to \$49 999	\$50 000 or more	\$500 to \$4 999	\$5 000 to \$19 999	\$20 000 to \$49 999	\$50 000 or more	\$500 to \$4 999	\$5 000 to \$19 999	\$20 000 to \$49 999	\$50 000 or more	\$500 to \$4 999	\$5 000 to \$19 999	\$20 000 to \$49 999	\$50 000 or more	
INVESTMENT TERMS	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	INVESTMENT TERMS	
1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.00	3.00	3.20	3.20	1 month
2 months	0.80	2.70	2.90	2.90	-	-	-	-	-	-	-	-	-	-	-	-	1.10	3.00	3.20	3.20	2 months
3 months	0.80	5.20	5.20	5.20	-	-	-	-	-	-	-	-	-	-	-	-	1.10	5.50	5.50	5.50	3 months
4 months	1.30	3.70	4.70	4.70	-	-	-	-	-	-	-	-	-	-	-	-	1.60	4.00	5.00	5.00	4 months
5 months	0.80	2.70	2.70	3.20	-	-	-	-	-	-	-	-	-	-	-	-	1.10	3.00	3.00	3.50	5 months
6 months	1.20	3.70	3.70	3.70	1.25	3.75	3.75	3.75	-	-	-	-	-	-	-	-	1.50	4.00	4.00	4.00	6 months
7 months	1.20	3.70	4.20	4.50	1.25	3.75	4.25	4.55	-	-	-	-	-	-	-	-	1.50	4.00	4.50	4.80	7 months
8 months	1.20	3.70	3.70	3.70	1.25	3.75	3.75	3.75	-	-	-	-	-	-	-	-	1.50	4.00	4.00	4.00	8 months
9 months	1.45	2.70	4.50	4.50	1.50	2.75	4.55	4.55	-	-	-	-	-	-	-	-	1.75	3.00	4.80	4.80	9 months
10 months	1.45	3.70	4.20	4.50	1.50	3.75	4.25	4.55	-	-	-	-	-	-	-	-	1.75	4.00	4.50	4.80	10 months
11 months	1.45	3.70	4.20	4.50	1.50	3.75	4.25	4.55	-	-	-	-	-	-	-	-	1.75	4.00	4.50	4.80	11 months
12 months	1.70	4.90	4.90	4.90	1.75	4.95	4.95	4.95	1.85	5.05	5.05	5.05	-	-	-	-	2.00	5.20	5.20	5.20	12 months
13 to 17 months	1.70	3.70	4.20	4.20	1.75	3.75	4.25	4.25	1.85	3.85	4.35	4.35	-	-	-	-	2.00	4.00	4.50	4.50	13 to 17 months
18 months	1.70	3.90	4.00	4.20	1.75	3.95	4.05	4.25	1.85	4.05	4.15	4.35	1.90	4.10	4.20	4.40	2.00	4.20	4.30	4.50	18 months
19 to 24 months	1.70	3.90	4.00	4.20	1.75	3.95	4.05	4.25	1.85	4.05	4.15	4.35	1.90	4.10	4.20	4.40	2.00	4.20	4.30	4.50	19 to 24 months
25 to 35 months	2.20	4.00	4.70	4.70	2.25	4.05	4.75	4.75	2.35	4.15	4.85	4.85	2.40	4.20	4.90	4.90	2.50	4.30	5.00	5.00	25 to 35 months
36 months	2.60	4.70	4.80	4.80	2.65	4.75	4.85	4.85	2.75	4.85	4.95	4.95	2.80	4.90	5.00	5.00	2.90	5.00	5.10	5.10	36 months
37 to 48 months	2.60	4.70	4.80	4.80	2.65	4.75	4.85	4.85	2.75	4.85	4.95	4.95	2.80	4.90	5.00	5.00	2.90	5.00	5.10	5.10	37 to 48 months
49 to 59 months	2.65	4.90	4.90	4.90	2.70	4.95	4.95	4.95	2.80	5.05	5.05	5.05	2.85	5.10	5.10	5.10	2.95	5.20	5.20	5.20	49 to 59 months
60 months	2.80	5.00	5.00	5.00	2.85	5.05	5.05	5.05	2.95	5.15	5.15	5.15	3.00	5.20	5.20	5.20	3.10	5.30	5.30	5.30	60 months

* Interest is calculated on daily balances on a per annum basis

* Full details of deposit terms and conditions are available on application

* The above interest rates are available as at 24/11/2011 but are subject to change at anytime without notice

Term Deposit Early Withdrawal Rate

Interest rates are offered on the basis that you agree to invest an amount of money for a certain length of time. You can withdraw all of your term deposit funds at maturity without incurring an interest rate adjustment. We may allow you to access your term deposit funds at other times than maturity, however you will lose a proportion of the interest. Three calendar days notice is required. The amount of interest charged as an interest rate adjustment will depend of how early in the term you seek to access your funds - as outlined in the table below.

Proportion of term completed	Interest Rate Adjustment Reduction
up to 5%	95% of your deposit rate
up to 25%	80% of your deposit rate
up to 50%	60% of your deposit rate
up to 75%	40% of your deposit rate
up to (but not including) 100%	20% of your deposit rate

If you have already received interest before maturity date (as would be the case with monthly, quarterly, 6 monthly or yearly interest payments) and you close your term deposit early - Wide Bay will conduct an interest rate adjustment from your final interest payment and/or principal.

ASK ABOUT OUR RANGE OF PERSONAL & MORTGAGE OFFSET ACCOUNTS AND BUSINESS & SPECIAL ENTITY ACCOUNTS

Wide Bay Australia Ltd ABN 40 087 652 060 (AFSL No: 239686) issues these Deposit Accounts and Non-Cash Payment facilities that may be used in conjunction with these Accounts. To decide if they are appropriate for you please carefully read the booklet, "Your Guide to Wide Bay Australia's Accounts and Banking Services" which is available at our branches or www.widebayaust.com.au

Australian Government Deposit Guarantee:

Wide Bay Australia received the Guarantee in October 2008 due to our status as an Authorised Deposit-taking Institution ('ADI') prudentially supervised by the Australian Prudential Regulation Authority ('APRA'). On 12 September 2011, the Government announced that the Scheme will now be extended indefinitely with new limits of \$250,000 per person per ADI from 1 February 2012. Term deposits which existed on 10 September 2011 will continue to be covered up to \$1 million per person per ADI until 31 December 2012 or until they mature - whichever is earlier. Ask at a branch or visit our website for details.